

Table 6.1 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 1992-1996 (1 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries (in 000s)	36,785	38,781	39,417	1.78	1.64	1.74
	62	117	112			
Beneficiaries as a Percentage of Column Total						
Medicare Status						
65 years and older	90.00	88.36	88.20	-0.61	-0.18	-0.50
	0.10	0.14	0.21			
64 years and younger	10.00	11.64	11.80	5.17	1.37	4.21
	0.10	0.14	0.21			
Gender						
Male	42.92	43.35	43.46	0.33	0.27	0.32
	0.25	0.23	0.32			
Female	57.08	56.65	56.54	-0.25	-0.20	-0.24
	0.25	0.23	0.32			
Race/Ethnicity						
White Non-Hispanic	84.21	83.06	82.93	-0.46	-0.16	-0.38
	0.55	0.66	0.38			
All others	15.79	16.94	17.07	2.37	0.79	1.97
	0.55	0.66	0.38			
Functional Limitation						
None	52.13	54.10	55.69	1.24	2.94	1.66
	0.62	0.60	0.52			
IADL only ¹	21.96	20.82	20.56	-1.77	-1.23	-1.63
	0.41	0.43	0.44			
One to two ADLs ²	14.51	13.55	12.72	-2.26	-6.14	-3.24
	0.35	0.32	0.35			
Three to five ADLs	11.40	11.54	11.04	0.41	-4.36	-0.80
	0.33	0.30	0.34			
Usual Source of Care						
No usual source of care	9.55	7.22	7.22	-8.91	-0.05	-6.77
	0.35	0.37	0.33			
Has usual source of care	90.45	92.78	92.78	0.85	0.00	0.64
	0.35	0.37	0.33			

Table 6.1 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 1992-1996 (2 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries (in 000s)	36,785	38,781	39,417	1.78	1.64	1.74
	62	117	112			
Beneficiaries as a Percentage of Column Total						
Living Arrangement						
Community						
Alone	27.00	28.84	28.35	2.22	-1.70	1.23
	0.36	0.49	0.41			
With spouse	51.17	50.06	50.47	-0.73	0.82	-0.35
	0.39	0.54	0.48			
With children/others	16.74	15.78	15.67	-1.95	-0.69	-1.64
	0.36	0.40	0.37			
Long-Term Care Facility	5.09	5.33	5.51	1.53	3.53	2.03
	0.18	0.17	0.17			
Health Insurance						
Medicare fee-for-service only	11.88	11.28	11.02	-1.69	-2.34	-1.85
	0.37	0.37	0.30			
Medicaid	16.27	17.99	17.30	3.41	-3.83	1.55
	0.45	0.46	0.37			
Private health insurance	65.82	61.04	60.14	-2.48	-1.48	-2.23
	0.59	0.67	0.52			
Medicare HMO ³	6.31	10.10	12.08	17.01	19.56	17.64
	0.32	0.36	0.42			

Table 6.1 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 1992-1996 (3 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries (in 000s)	36,785	38,781	39,417	1.78	1.64	1.74
	<i>62</i>	<i>117</i>	<i>112</i>			
Beneficiaries as a Percentage of Column Total						
Share of Income						
Lowest income quartile	6.66	6.94	6.85	1.35	-1.31	0.68
	<i>0.23</i>	<i>0.20</i>	<i>0.21</i>			
Second income quartile	13.29	14.01	13.16	1.78	-6.03	-0.23
	<i>0.41</i>	<i>0.40</i>	<i>0.45</i>			
Third income quartile	24.47	22.85	23.36	-2.26	2.24	-1.15
	<i>0.66</i>	<i>0.63</i>	<i>0.70</i>			
Highest income quartile	55.58	56.20	56.63	0.37	0.75	0.47
	<i>1.05</i>	<i>0.94</i>	<i>1.17</i>			

Source: Medicare Current Beneficiary Survey; CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files and Access to Care Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 *IADL* stands for Instrumental Activity of Daily Living.

2 *ADL* stands for Activity of Daily Living.

3 *HMO* stands for Health Maintenance Organization.

Table 6.2 Personal Health Care Expenditures for Medicare Beneficiaries by Type of Medical Service, 1992-1996
(Total expenditures in millions of nominal dollars) (1 of 3)

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Medical Services						
All beneficiaries	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Beneficiaries 65 years and older	213,755	284,177	299,604	9.96	5.43	8.81
	3,608	7,048	6,424			
Beneficiaries 64 years and younger	33,282	48,836	56,410	13.63	15.51	14.10
	2,029	2,712	3,067			
Inpatient Hospital Services						
All beneficiaries	81,061	98,871	103,861	6.84	5.05	6.39
	2,145	3,929	3,624			
Beneficiaries 65 years and older	71,036	86,619	87,539	6.83	1.06	5.36
	2,045	3,952	3,405			
Beneficiaries 64 years and younger	10,025	12,252	16,323	6.92	33.23	12.96
	788	1,085	1,454			
Outpatient Hospital Services						
All beneficiaries	19,294	27,972	29,513	13.18	5.51	11.21
	623	933	951			
Beneficiaries 65 years and older	15,756	22,632	22,835	12.83	0.90	9.72
	534	793	769			
Beneficiaries 64 years and younger	3,538	5,340	6,677	14.71	25.04	17.21
	286	440	630			
Physician/Supplier Services						
All beneficiaries	57,367	77,135	80,501	10.37	4.36	8.84
	1,022	1,613	1,393			
Beneficiaries 65 years and older	51,593	67,581	69,669	9.42	3.09	7.80
	1,010	1,584	1,314			
Beneficiaries 64 years and younger	5,774	9,555	10,832	18.28	13.36	17.03
	286	593	742			

Table 6.2 Personal Health Care Expenditures for Medicare Beneficiaries by Type of Medical Service, 1992-1996
(Total expenditures in millions of nominal dollars) (2 of 3)

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Dental Services						
All beneficiaries	\$4,882	\$6,530	\$7,474	10.18	14.45	11.23
	152	279	306			
Beneficiaries 65 years and older	4,469	5,863	6,883	9.47	17.41	11.40
	138	246	284			
Beneficiaries 64 years and younger	413	667	590	17.33	-11.54	9.33
	51	146	87			
Prescription Medicines						
All beneficiaries	16,231	21,599	24,735	9.99	14.52	11.11
	231	419	416			
Beneficiaries 65 years and older	13,934	18,102	20,444	9.12	12.93	10.06
	229	366	338			
Beneficiaries 64 years and younger	2,297	3,497	4,291	15.04	22.73	16.92
	102	171	236			
Medicare Hospice Services						
All beneficiaries	868	1,472	1,951	19.26	32.53	22.44
	137	255	290			
Beneficiaries 65 years and older	831	1,366	1,822	18.03	33.33	21.68
	135	251	278			
Beneficiaries 64 years and younger	37	106	129	42.01	22.26	36.79
	23	53	63			
Medicare Home Health Services						
All beneficiaries	9,189	17,604	18,792	24.20	6.75	19.59
	638	1,078	903			
Beneficiaries 65 years and older	8,540	15,947	16,858	23.14	5.71	18.53
	611	1,011	852			
Beneficiaries 64 years and younger	649	1,657	1,935	36.70	16.73	31.41
	108	247	289			

Table 6.2 Personal Health Care Expenditures for Medicare Beneficiaries by Type of Medical Service, 1992-1996
(Total expenditures in millions of nominal dollars) (3 of 3)

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Long-Term Facility Care¹						
All beneficiaries	\$58,146	\$81,829	\$89,187	12.06	8.99	11.29
	<i>2,909</i>	<i>3,776</i>	<i>3,845</i>			
Beneficiaries 65 years and older	47,596	66,067	73,554	11.55	11.33	11.50
	<i>1,916</i>	<i>2,644</i>	<i>3,185</i>			
Beneficiaries 64 years and younger	10,550	15,762	15,633	14.32	-0.82	10.33
	<i>1,634</i>	<i>1,889</i>	<i>1,812</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 Expenditures for long-term care in facilities include facility room and board expenses for beneficiaries who resided in a facility for the full year; facility room and board expenses for beneficiaries who resided in a facility for part of the year and in the community for part of the year; and expenditures for short-term facility stays (institutional events), primarily in skilled nursing facilities, for full-year or part-year community residents, which were reported during a community interview or created through Medicare claims data. See Appendix B for additional information.

Table 6.3 Personal Health Care Expenditures, Share of Personal Health Care Expenditures, and Payer Sources for Medicare Beneficiaries by Type of Medical Service, 1992-1996 (1 of 6)

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Source of Payment (percent)						
Medicare	53.28	54.98	54.78	1.05	-0.37	0.69
	0.83	0.86	0.74			
Medicaid	13.99	12.40	12.38	-3.96	-0.11	-3.01
	0.81	0.55	0.50			
Private insurance	9.88	9.39	10.26	-1.67	9.18	0.94
	0.38	0.24	0.43			
Out of pocket	19.73	18.69	18.54	-1.79	-0.83	-1.55
	0.41	0.43	0.47			
Other source	3.11	4.53	4.04	13.37	-10.80	6.78
	0.26	0.39	0.35			
Total Inpatient Hospital Expenditures (millions of \$)	\$81,061	\$98,871	\$103,861	6.84	5.05	6.39
	2,145	3,929	3,624			
Percentage of Total Health Care Expenditures	32.81	29.69	29.17	-3.28	-1.74	-2.90
	0.66	0.76	0.71			
Source of Payment (percent)						
Medicare	87.08	88.97	87.70	0.72	-1.43	0.18
	0.85	0.64	0.96			
Medicaid	1.44	1.17	1.21	-6.76	3.53	-4.29
	0.11	0.08	0.15			
Private insurance	7.47	5.93	7.38	-7.44	24.51	-0.32
	0.79	0.41	0.95			
Out of pocket	1.93	2.36	2.38	6.91	0.73	5.33
	0.23	0.20	0.31			
Other source	2.07	1.58	1.34	-8.64	-15.26	-10.34
	0.30	0.28	0.32			

Table 6.3 Personal Health Care Expenditures, Share of Personal Health Care Expenditures, and Payer Sources for Medicare Beneficiaries by Type of Medical Service, 1992-1996

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Total Outpatient Hospital Expenditures (millions of \$)	\$19,294	\$27,972	\$29,513	13.18	5.51	11.21
	622.70	933.08	950.77			
Percentage of Total Health Care Expenditures	7.81	8.40	8.29	2.46	-1.31	1.50
	0.22	0.28	0.28			
Source of Payment (percent)						
Medicare	62.05	62.72	63.41	0.36	1.10	0.54
	0.77	0.92	0.69			
Medicaid	3.90	3.48	3.42	-3.72	-1.84	-3.25
	0.28	0.21	0.23			
Private insurance	20.29	20.89	21.17	0.98	1.32	1.06
	0.69	0.70	0.68			
Out of pocket	9.63	9.30	9.47	-1.16	1.88	-0.41
	0.40	0.51	0.46			
Other source	4.13	3.61	2.53	-4.42	-29.79	-11.52
	0.41	0.79	0.31			
Total Physician/Supplier Services Expenditures (millions of \$)	\$57,367	\$77,135	\$80,501	10.37	4.36	8.84
	1,022	1,613	1,393			
Percentage of Total Health Care Expenditures	23.22	23.16	22.61	-0.08	-2.38	-0.66
	0.39	0.41	0.38			

Table 6.3 Personal Health Care Expenditures, Share of Personal Health Care Expenditures, and Payer Sources for Medicare Beneficiaries by Type of Medical Service, 1992-1996

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Source of Payment (percent)						
Medicare	63.44	65.12	64.90	0.88	-0.34	0.57
	0.40	0.50	0.66			
Medicaid	2.86	2.35	2.73	-6.39	16.42	-1.14
	0.15	0.14	0.42			
Private insurance	14.87	13.50	14.02	-3.16	3.80	-1.46
	0.35	0.35	0.47			
Out of pocket	17.79	17.90	17.33	0.20	-3.16	-0.65
	0.32	0.49	0.54			
Other source	1.05	1.13	1.02	2.65	-9.52	-0.53
	0.11	0.12	0.16			
Total Dental Services Expenditures (millions of \$)	\$4,882	\$6,530	\$7,474	10.18	14.45	11.23
	152	279	306			
Percentage of Total Health Care Expenditures	1.98	1.96	2.10	-0.26	7.06	1.52
	0.07	0.09	0.09			
Source of Payment (percent)						
Medicare	0.11	0.79	1.00	93.30	25.79	73.62
	0.03	0.05	0.08			
Medicaid	2.18	0.72	1.31	-30.85	81.56	-11.98
	0.24	0.12	0.22			
Private insurance	11.87	15.28	14.16	8.77	-7.35	4.49
	0.64	1.08	0.87			
Out of pocket	82.92	81.74	81.74	-0.48	0.00	-0.36
	0.82	1.12	1.05			
Other source	2.92	1.47	1.80	-20.51	22.30	-11.47
	0.50	0.32	0.37			

Table 6.3 Personal Health Care Expenditures, Share of Personal Health Care Expenditures, and Payer Sources for Medicare Beneficiaries by Type of Medical Service, 1992-1996

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Total Prescription Medicine Expenditures (millions of \$)	\$16,231	\$21,599	\$24,735	9.99	14.52	11.11
	231	419	416			
Percentage of Total Health Care Expenditures	6.57	6.49	6.95	-0.43	7.12	1.41
	0.13	0.17	0.16			
Source of Payment (percent)						
Medicare	0.32	2.85	3.88	107.09	36.17	86.49
	0.06	0.11	0.16			
Medicaid	10.25	10.95	11.13	2.25	1.61	2.09
	0.39	0.72	0.57			
Private insurance	25.45	29.47	32.52	5.02	10.33	6.32
	0.69	0.79	0.80			
Out of pocket	57.48	49.33	45.44	-4.97	-7.88	-5.70
	0.71	0.91	0.58			
Other source	6.51	7.39	7.03	4.32	-4.94	1.92
	0.44	0.43	0.43			
Total Hospice Services Expenditures (millions of \$)	\$868	\$1,472	\$1,951	19.26	32.53	22.44
	137	255	290			
Percentage of Total Health Care Expenditures	0.35	0.44	0.55	7.96	23.97	11.75
	0.06	0.08	0.08			

Table 6.3 Personal Health Care Expenditures, Share of Personal Health Care Expenditures, and Payer Sources for Medicare Beneficiaries by Type of Medical Service, 1992-1996

All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Source of Payment (percent)						
Medicare	99.98	100.00	100.00	0.01	0.00	0.01
	0.02	0.00	0.00			
Medicaid	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00			
Private insurance	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00			
Out of pocket	0.02	0.00	0.00	-100.00	0.00	-100.00
	0.02	0.00	0.00			
Other source	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00			
Total Home Health Services Expenditures (millions of \$)	\$9,189	\$17,604	\$18,792	24.20	6.75	19.59
	638	1,078	903			
Percentage of Total Health Care Expenditures	3.72	5.29	5.28	12.43	-0.15	9.15
	0.24	0.28	0.26			
Source of Payment (percent)						
Medicare	89.94	92.68	93.15	1.00	0.51	0.88
	1.90	2.35	2.07			
Medicaid	0.96	0.37	0.46	-27.08	21.90	-17.08
	0.32	0.16	0.13			
Private insurance	1.19	0.54	0.60	-23.28	11.03	-15.85
	0.67	0.16	0.22			
Out of pocket	5.82	5.87	5.18	0.25	-11.74	-2.89
	1.49	2.37	2.02			
Other source	2.08	0.54	0.62	-36.23	14.51	-26.18
	1.15	0.25	0.21			

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All Medicare Beneficiaries

Medical Service	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Total Long-Term Facility Care¹ Expenditures (millions of \$)	\$58,146	\$81,829	\$89,187	12.06	8.99	11.29
	2,909	3,776	3,845			
Percentage of Total Health Care Expenditures	23.54	24.57	25.05	1.45	1.95	1.57
	1.03	0.90	0.84			
Source of Payment (percent)						
Medicare	6.00	10.89	14.01	21.99	28.67	23.63
	0.47	0.75	0.96			
Medicaid	50.14	42.61	41.14	-5.28	-3.46	-4.83
	2.02	1.34	1.40			
Private insurance	1.87	2.09	2.36	3.67	13.20	5.97
	0.30	0.26	0.28			
Out of pocket	36.46	32.36	31.90	-3.90	-1.42	-3.28
	1.73	1.23	1.24			
Other source	5.53	12.05	10.59	29.66	-12.15	17.63
	0.90	1.28	1.24			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

1 Expenditures for long-term care in facilities include facility room and board expenses for beneficiaries who resided in a facility for the full year; facility room and board expenses for beneficiaries who resided in a facility for part of the year and in the community for part of the year; and expenditures for short-term facility stays (institutional events), primarily in skilled nursing facilities, for full-year or part-year community residents, which were reported during a community interview or created through Medicare claims data. See Appendix B for additional information.

Table 6.4 Personal Health Care Expenditures for Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Percentage of Personal Health Care Expenditures¹						
Medicare Status						
65 years and older	86.53	85.34	84.16	-0.46	-1.38	-0.69
	0.74	0.75	0.83			
64 years and younger	13.47	14.66	15.84	2.87	8.05	4.14
	0.74	0.75	0.83			
Race/Ethnicity						
White non-Hispanic	84.51	82.55	81.84	-0.78	-0.86	-0.80
	0.87	0.93	0.80			
All others	15.49	17.45	18.16	4.05	4.08	4.06
	0.87	0.93	0.80			
Living Arrangement						
Community						
Alone	22.18	24.78	22.81	3.76	-7.96	0.70
	0.69	0.94	0.81			
With spouse	38.02	35.13	36.95	-2.60	5.17	-0.71
	0.98	0.93	1.03			
With children/others	16.45	16.38	15.95	-0.13	-2.59	-0.75
	0.90	0.77	0.82			
Long-Term Care Facility	23.35	23.70	24.28	0.50	2.45	0.99
	1.06	0.97	0.90			

Table 6.4 Personal Health Care Expenditures for Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	4,091	7,622	6,571			
Percentage of Personal Health Care Expenditures¹						
Functional Limitation						
None	25.85	26.19	27.90	0.44	6.53	1.93
	0.85	0.83	0.80			
IADL only ²	20.09	19.47	19.76	-1.04	1.52	-0.41
	0.87	0.88	0.99			
One to two ADLs ³	20.23	18.16	16.99	-3.54	-6.41	-4.26
	0.79	0.64	0.75			
Three to five ADLs	33.83	36.19	35.34	2.27	-2.33	1.10
	0.99	1.15	1.08			
Health Insurance⁴						
Medicare fee-for-service only	9.15	9.13	8.16	-0.07	-10.59	-2.81
	0.57	0.64	0.50			
Medicaid	33.83	35.31	34.69	1.44	-1.77	0.63
	1.22	1.03	1.12			
Private health insurance	51.81	48.52	49.07	-2.16	1.13	-1.35
	1.24	1.20	1.10			

Table 6.4 Personal Health Care Expenditures for Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, 1992-1996 (3 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Personal Health Care Expenditures (millions of \$)	\$247,037	\$333,013	\$356,014	10.47	6.91	9.57
	<i>4,091</i>	<i>7,622</i>	<i>6,571</i>			
Percentage of Personal Health Care Expenditures¹						
Income						
Lowest income quartile	32.60	33.72	34.48	1.14	2.24	1.41
	<i>0.98</i>	<i>0.91</i>	<i>1.02</i>			
Second income quartile	26.57	27.51	25.55	1.16	-7.12	-0.97
	<i>0.85</i>	<i>1.10</i>	<i>0.89</i>			
Third income quartile	22.47	19.54	21.34	-4.55	9.22	-1.28
	<i>0.76</i>	<i>0.95</i>	<i>0.85</i>			
Highest income quartile	18.36	19.23	18.63	1.55	-3.11	0.37
	<i>0.81</i>	<i>0.77</i>	<i>0.77</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 Column percentages in longitudinal tables add up to 100 percent because expenditures for survey persons with missing values are assumed to be distributed the same as expenditures for those with nonmissing values.

2 *IADL* stands for Instrumental Activity of Daily Living.

3 *ADL* stands for Activity of Daily Living.

4 Health insurance will not add up to 100 percent because Health Maintenance Organization coverage is missing.

Table 6.5 Inpatient Hospital Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Inpatient Hospital Expenditures (millions of \$)	\$72,063	\$81,969	\$88,293	4.39	7.71	5.21
	2,095	3,419	3,073			
Percentage of Total Inpatient Hospital Expenditures²						
Medicare Status						
65 years and older	86.92	87.10	83.17	0.07	-4.50	-1.09
	1.01	1.23	1.51			
64 years and younger	13.08	12.90	16.83	-0.46	30.38	6.49
	1.01	1.23	1.51			
Race/Ethnicity						
White non-Hispanic	82.19	80.10	80.69	-0.86	0.74	-0.46
	1.59	1.71	1.47			
All others	17.81	19.90	19.31	3.77	-2.96	2.05
	1.59	1.71	1.47			
Functional Limitation						
None	30.60	34.59	35.79	4.16	3.47	3.99
	1.43	1.86	1.76			
IADL only ³	26.22	28.27	28.40	2.55	0.45	2.02
	1.59	1.87	2.18			
One to two ADLs ⁴	23.33	18.57	16.18	-7.33	-12.89	-8.75
	1.49	1.33	1.34			
Three to five ADLs	19.84	18.57	19.63	-2.20	5.74	-0.27
	1.39	1.71	1.97			

Table 6.5 Inpatient Hospital Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Inpatient Hospital Expenditures (millions of \$)	\$72,063	\$81,969	\$88,293	4.39	7.71	5.21
	<i>2,095</i>	<i>3,419</i>	<i>3,073</i>			
Percentage of Total Inpatient Hospital Expenditures²						
Health Insurance⁵						
Medicare fee-for-service only	9.26	9.80	8.44	1.90	-13.84	-2.29
	<i>0.96</i>	<i>1.14</i>	<i>1.00</i>			
Medicaid	19.67	18.72	22.62	-1.64	20.83	3.55
	<i>1.58</i>	<i>1.39</i>	<i>2.09</i>			
Private health insurance	62.81	61.41	58.64	-0.75	-4.52	-1.70
	<i>1.89</i>	<i>2.02</i>	<i>2.16</i>			
Income						
Lowest income quartile	26.54	28.48	29.48	2.39	3.52	2.67
	<i>1.52</i>	<i>1.80</i>	<i>2.37</i>			
Second income quartile	29.87	28.01	25.58	-2.13	-8.65	-3.80
	<i>1.59</i>	<i>2.30</i>	<i>1.49</i>			
Third income quartile	22.35	23.05	25.36	1.03	10.03	3.21
	<i>1.37</i>	<i>1.72</i>	<i>1.76</i>			
Highest income quartile	21.24	20.46	19.57	-1.24	-4.35	-2.03
	<i>1.63</i>	<i>1.69</i>	<i>1.57</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- ¹ The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.
- ² Column percentages in longitudinal tables add up to 100 percent because expenditures for survey persons with missing values are assumed to be distributed the same as expenditures for those with nonmissing values.
- ³ *IADL* stands for Instrumental Activity of Daily Living.
- ⁴ *ADL* stands for Activity of Daily Living.
- ⁵ Health insurance will not add up to 100 percent because Health Maintenance Organization coverage is missing.

Table 6.6 Outpatient Hospital Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Outpatient Hospital Expenditures (millions of \$)	\$17,324	\$23,833	\$25,854	11.22	8.48	10.53
	628	841	881			
Percentage of Total Outpatient Hospital Expenditures²						
Medicare Status						
65 years and older	81.80	80.92	76.83	-0.36	-5.06	-1.56
	1.32	1.44	1.97			
64 years and younger	18.20	19.08	23.17	1.59	21.45	6.23
	1.32	1.44	1.97			
Race/Ethnicity						
White non-Hispanic	79.39	76.04	72.90	-1.43	-4.13	-2.11
	1.86	1.65	1.87			
All others	20.61	23.96	27.10	5.16	13.12	7.09
	1.86	1.65	1.87			
Functional Limitation						
None	41.71	43.73	43.60	1.59	-0.30	1.11
	1.86	1.83	1.69			
IADL only ³	27.74	28.57	30.02	0.98	5.10	2.00
	1.72	1.89	1.98			
One to two ADLs ⁴	19.30	16.04	16.46	-5.98	2.59	-3.91
	1.48	1.18	1.44			
Three to five ADLs	11.25	11.66	9.92	1.20	-14.94	-3.10
	1.22	1.57	1.20			

Table 6.6 Outpatient Hospital Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Outpatient Hospital Expenditures (millions of \$)	\$17,324	\$23,833	\$25,854	11.22	8.48	10.53
	<i>628</i>	<i>841</i>	<i>881</i>			
Percentage of Total Outpatient Hospital Expenditures²						
Health Insurance⁵						
Medicare fee-for-service only	9.06	9.29	10.07	0.85	8.33	2.67
	<i>0.83</i>	<i>1.34</i>	<i>1.16</i>			
Medicaid	19.50	20.34	18.65	1.41	-8.28	-1.10
	<i>1.76</i>	<i>1.71</i>	<i>1.35</i>			
Private health insurance	64.90	61.34	61.09	-1.87	-0.41	-1.50
	<i>1.95</i>	<i>1.63</i>	<i>1.79</i>			
Income						
Lowest income quartile	24.72	24.40	27.13	-0.43	11.17	2.35
	<i>1.63</i>	<i>1.40</i>	<i>1.63</i>			
Second income quartile	27.59	26.97	24.99	-0.75	-7.36	-2.45
	<i>1.86</i>	<i>1.81</i>	<i>1.77</i>			
Third income quartile	24.83	22.75	26.46	-2.87	16.31	1.61
	<i>1.55</i>	<i>1.40</i>	<i>1.53</i>			
Highest income quartile	22.86	25.87	21.42	4.21	-17.21	-1.61
	<i>1.31</i>	<i>1.76</i>	<i>1.14</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.
- 2 Column percentages in longitudinal tables add up to 100 percent because expenditures for survey persons with missing values are assumed to be distributed the same as expenditures for those with nonmissing values.
- 3 *IADL* stands for Instrumental Activity of Daily Living.
- 4 *ADL* stands for Activity of Daily Living.
- 5 Health insurance will not add up to 100 percent because Health Maintenance Organization coverage is missing.

Table 6.7 Physician/Supplier Services Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Physician/Supplier Expenditures (millions of \$)	\$52,350	\$68,185	\$72,576	9.21	6.44	8.51
	1,018	1,514	1,352			
Percentage of Total Physician/Supplier Services Expenditures²						
Medicare Status						
65 years and older	89.68	87.35	86.25	-0.87	-1.26	-0.97
	0.53	0.79	0.97			
64 years and younger	10.32	12.65	13.75	7.01	8.69	7.43
	0.53	0.79	0.97			
Race/Ethnicity						
White non-Hispanic	83.90	81.78	81.99	-0.85	0.25	-0.58
	0.86	1.22	0.88			
All others	16.10	18.22	18.01	4.21	-1.14	2.85
	0.86	1.22	0.88			
Functional Limitation						
None	40.49	43.40	44.35	2.34	2.18	2.30
	1.15	1.15	0.95			
IADL only ³	26.19	24.78	24.53	-1.83	-1.01	-1.63
	1.05	0.97	1.03			
One to two ADLs ⁴	19.31	17.40	16.04	-3.42	-7.81	-4.54
	0.94	0.90	0.85			
Three to five ADLs	14.01	14.42	15.08	0.98	4.59	1.87
	0.87	0.92	1.05			

Table 6.7 Physician/Supplier Services Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Physician/Supplier Expenditures (millions of \$)	\$52,350	\$68,185	\$72,576	9.21	6.44	8.51
	<i>1,018</i>	<i>1,514</i>	<i>1,352</i>			
Percentage of Total Physician/Supplier Services Expenditures²						
Health Insurance⁵						
Medicare fee-for-service only	6.90	8.12	6.27	5.56	-22.75	-2.37
	<i>0.41</i>	<i>0.84</i>	<i>0.39</i>			
Medicaid	15.66	15.32	16.23	-0.73	5.94	0.90
	<i>0.85</i>	<i>0.77</i>	<i>0.92</i>			
Private health insurance	71.57	66.30	64.74	-2.52	-2.35	-2.48
	<i>1.01</i>	<i>1.35</i>	<i>1.11</i>			
Income						
Lowest income quartile	22.57	24.64	25.12	2.96	1.95	2.71
	<i>0.92</i>	<i>1.20</i>	<i>1.12</i>			
Second income quartile	27.53	25.91	25.07	-2.00	-3.26	-2.32
	<i>0.96</i>	<i>1.09</i>	<i>1.08</i>			
Third income quartile	24.59	24.26	25.09	-0.44	3.42	0.51
	<i>0.84</i>	<i>1.03</i>	<i>1.01</i>			
Highest income quartile	25.31	25.19	24.73	-0.15	-1.84	-0.58
	<i>1.00</i>	<i>1.01</i>	<i>0.95</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 Column percentages in longitudinal tables add up to 100 percent because expenditures for survey persons with missing values are assumed to be distributed the same as expenditures for those with nonmissing values.

3 *IADL* stands for Instrumental Activity of Daily Living.

4 *ADL* stands for Activity of Daily Living.

5 Health insurance will not add up to 100 percent because Health Maintenance Organization coverage is missing.

Table 6.8 Prescription Medicine Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Prescription Medicine Expenditures (millions of \$)	\$16,070	\$21,325	\$24,495	9.89	14.86	11.11
	228	412	416			
Percentage of Total Prescription Medicine Expenditures²						
Medicare Status						
65 years and older	85.74	83.71	82.57	-0.79	-1.36	-0.93
	0.62	0.70	0.84			
64 years and younger	14.26	16.29	17.43	4.52	6.99	5.13
	0.62	0.70	0.84			
Race/Ethnicity						
White non-Hispanic	86.25	84.13	83.96	-0.82	-0.21	-0.67
	0.58	1.18	0.69			
All others	13.75	15.87	16.04	4.89	1.11	3.93
	0.58	1.18	0.69			
Functional Limitation						
None	41.04	44.01	45.33	2.36	3.00	2.52
	0.93	0.92	0.86			
IADL only ³	28.19	25.36	26.69	-3.46	5.24	-1.36
	0.75	0.72	0.88			
One to two ADLs ⁴	18.76	17.81	16.77	-1.73	-5.79	-2.76
	0.66	0.73	0.76			
Three to five ADLs	12.01	12.82	11.20	2.20	-12.63	-1.73
	0.61	0.87	0.74			

Table 6.8 Prescription Medicine Expenditures for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Prescription Medicine Expenditures (millions of \$)	\$16,070	\$21,325	\$24,495	9.89	14.86	11.11
	<i>228</i>	<i>412</i>	<i>416</i>			
Percentage of Total Prescription Medicine Expenditures²						
Health Insurance⁵						
Medicare fee-for-service only	8.62	8.04	7.31	-2.31	-9.08	-4.05
	<i>0.46</i>	<i>0.51</i>	<i>0.43</i>			
Medicaid	14.75	16.25	16.91	3.27	4.12	3.48
	<i>0.59</i>	<i>0.90</i>	<i>0.80</i>			
Private health insurance	72.75	67.31	64.98	-2.56	-3.46	-2.78
	<i>0.73</i>	<i>0.98</i>	<i>0.93</i>			
Income						
Lowest income quartile	23.47	24.43	25.67	1.34	5.10	2.27
	<i>0.73</i>	<i>0.97</i>	<i>0.90</i>			
Second income quartile	25.64	23.98	23.60	-2.22	-1.57	-2.06
	<i>0.75</i>	<i>0.75</i>	<i>0.88</i>			
Third income quartile	26.64	26.30	25.03	-0.42	-4.85	-1.55
	<i>0.80</i>	<i>0.94</i>	<i>0.77</i>			
Highest income quartile	24.25	25.30	25.70	1.42	1.61	1.47
	<i>0.78</i>	<i>0.92</i>	<i>0.82</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term community-only residents includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.
- 2 Column percentages in longitudinal tables add up to 100 percent because expenditures for survey persons with missing values are assumed to be distributed the same as expenditures for those with nonmissing values.
- 3 IADL stands for Instrumental Activity of Daily Living.
- 4 ADL stands for Activity of Daily Living.
- 5 Health insurance will not add up to 100 percent because Health Maintenance Organization coverage is missing.

Table 6.9 Long-Term Facility Care Expenditures for Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Long-Term Care Facility Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Long-Term Facility Care Expenditures (millions of \$)	\$56,280	\$77,664	\$82,942	11.33	6.80	10.18
	2,903	3,775	3,753			
Percentage of Total Long-Term Facility Care Expenditures²						
Medicare Status						
65 years and older	81.65	80.04	81.67	-0.66	2.03	0.01
	2.22	1.80	1.83			
64 years and younger	18.35	19.96	18.33	2.84	-8.16	-0.03
	2.22	1.80	1.83			
Race/Ethnicity						
White non-Hispanic	89.45	87.26	86.76	-0.82	-0.58	-0.76
	1.28	1.20	1.57			
All others	10.55	12.74	13.24	6.49	3.96	5.85
	1.28	1.20	1.57			
Functional Limitation						
None	2.52	0.55	2.26	-39.92	314.89	-2.61
	0.67	0.18	0.76			
IADL only ³	7.05	7.01	7.15	-0.19	2.04	0.36
	1.28	0.97	1.00			
One to two ADLs ⁴	17.89	18.81	16.47	1.69	-12.45	-2.05
	1.49	1.30	1.47			
Three to five ADLs	72.54	73.63	74.11	0.50	0.66	0.54
	1.97	1.51	1.47			

Table 6.9 Long-Term Facility Care Expenditures for Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Long-Term Care Facility Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Total Long-Term Facility Care Expenditures (millions of \$)	\$56,280 <i>2,903</i>	\$77,664 <i>3,775</i>	\$82,942 <i>3,753</i>	11.33	6.80	10.18
Percentage of Total Long-Term Facility Care Expenditures²						
Health Insurance⁵						
Medicare fee-for-service only	11.44 <i>1.27</i>	10.05 <i>1.44</i>	9.71 <i>1.25</i>	-4.22	-3.41	-4.02
Medicaid	73.26 <i>1.95</i>	71.75 <i>1.59</i>	69.28 <i>1.61</i>	-0.69	-3.44	-1.38
Private health insurance	14.55 <i>1.39</i>	16.27 <i>1.37</i>	19.33 <i>1.51</i>	3.79	18.81	7.36
Income						
Lowest income quartile	56.09 <i>1.96</i>	55.62 <i>1.77</i>	57.07 <i>1.86</i>	-0.28	2.60	0.43
Second income quartile	23.17 <i>1.58</i>	25.30 <i>1.51</i>	23.51 <i>1.65</i>	2.98	-7.08	0.37
Third income quartile	13.26 <i>1.21</i>	10.42 <i>1.08</i>	10.11 <i>1.17</i>	-7.73	-2.98	-6.57
Highest income quartile	7.49 <i>1.14</i>	8.67 <i>1.08</i>	9.32 <i>1.23</i>	5.00	7.56	5.64

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *long-term care facility residents* includes beneficiaries who resided only in a long-term care facility during the year, and beneficiaries who resided part of the year in a long-term care facility and part of the year in the community. It excludes beneficiaries who resided only in the community during the year.

2 Column percentages in longitudinal tables add up to 100 percent because expenditures for survey persons with missing values are assumed to be distributed the same as expenditures for those with nonmissing values.

3 *IADL* stands for Instrumental Activity of Daily Living.

4 *ADL* stands for Activity of Daily Living.

5 Health insurance will not add up to 100 percent because Health Maintenance Organization coverage is missing.

Table 6.10 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay						
All Beneficiaries	17.94	18.21	18.49	0.49	1.56	0.76
	0.33	0.41	0.40			
Medicare Status						
65 years and older	17.70	17.89	18.18	0.36	1.60	0.67
	0.37	0.44	0.42			
64 years and younger	20.15	20.66	20.88	0.83	1.05	0.88
	0.93	1.11	1.20			
Race/Ethnicity						
White non-Hispanic	18.07	17.92	18.45	-0.29	2.97	0.52
	0.36	0.45	0.45			
All others	17.39	19.76	18.75	4.35	-5.13	1.90
	0.98	0.86	1.05			
Functional Limitation						
None	11.28	11.93	12.02	1.86	0.75	1.59
	0.39	0.44	0.38			
IADL only ²	22.36	21.93	24.56	-0.64	11.98	2.37
	0.82	0.95	1.24			
One to two ADLs ³	27.46	27.07	26.80	-0.49	-0.98	-0.61
	1.15	1.25	1.19			
Three to five ADLs	35.75	41.11	41.41	4.76	0.73	3.74
	1.40	1.90	1.49			

Table 6.10 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay						
All Beneficiaries	17.94	18.21	18.49	0.49	1.56	0.76
	<i>0.33</i>	<i>0.41</i>	<i>0.40</i>			
Health Insurance						
Medicare fee-for-service only	16.85	16.00	15.94	-1.71	-0.37	-1.38
	<i>1.06</i>	<i>1.22</i>	<i>1.14</i>			
Medicaid	24.67	24.77	24.99	0.13	0.90	0.32
	<i>1.28</i>	<i>1.09</i>	<i>1.27</i>			
Private health insurance	17.06	17.62	17.74	1.09	0.66	0.98
	<i>0.42</i>	<i>0.54</i>	<i>0.54</i>			
Medicare HMO ⁴	16.23	15.33	17.43	-1.87	13.69	1.81
	<i>1.38</i>	<i>1.17</i>	<i>1.22</i>			
Income						
Lowest income quartile	18.78	21.25	20.46	4.22	-3.72	2.18
	<i>0.67</i>	<i>0.74</i>	<i>0.89</i>			
Second income quartile	20.95	19.29	19.95	-2.71	3.42	-1.21
	<i>0.88</i>	<i>0.80</i>	<i>0.89</i>			
Third income quartile	16.47	17.65	18.11	2.34	2.62	2.41
	<i>0.64</i>	<i>0.79</i>	<i>0.87</i>			
Highest income quartile	15.40	14.63	15.39	-1.70	5.14	-0.03
	<i>0.59</i>	<i>0.74</i>	<i>0.85</i>			

Source: Medicare Current Beneficiary Survey; CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *IADL* stands for Instrumental Activity of Daily Living.

3 *ADL* stands for Activity of Daily Living.

4 *HMO* stands for Health Maintenance Organization.

Table 6.11 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit						
All Beneficiaries	57.90	63.21	64.61	2.96	2.21	2.78
	0.77	0.60	0.59			
Medicare Status						
65 years and older	57.40	62.83	64.23	3.06	2.22	2.85
	0.81	0.66	0.65			
64 years and younger	62.48	66.10	67.48	1.90	2.08	1.94
	1.30	1.24	1.25			
Race/Ethnicity						
White non-Hispanic	57.81	63.44	65.05	3.14	2.55	2.99
	0.86	0.69	0.67			
All others	58.28	61.99	62.54	2.08	0.89	1.78
	1.32	1.17	0.93			
Functional Limitation						
None	52.23	58.60	59.79	3.91	2.03	3.44
	0.88	0.89	0.78			
IADL only ²	62.52	67.60	70.67	2.64	4.54	3.11
	1.15	1.00	1.02			
One to two ADLs ³	66.13	69.69	72.03	1.76	3.36	2.16
	1.22	1.37	1.32			
Three to five ADLs	70.31	75.34	75.11	2.33	-0.30	1.67
	1.50	1.57	2.06			

Table 6.11 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit						
All Beneficiaries	57.90	63.21	64.61	2.96	2.21	2.78
	<i>0.77</i>	<i>0.60</i>	<i>0.59</i>			
Health Insurance						
Medicare fee-for-service only	50.58	54.51	54.95	2.53	0.81	2.09
	<i>1.53</i>	<i>1.77</i>	<i>1.66</i>			
Medicaid	65.89	69.00	70.68	1.55	2.44	1.77
	<i>1.54</i>	<i>1.19</i>	<i>1.13</i>			
Private health insurance	57.77	64.60	65.73	3.79	1.76	3.28
	<i>0.92</i>	<i>0.77</i>	<i>0.80</i>			
Medicare HMO ⁴	57.05	56.16	60.66	-0.52	8.01	1.54
	<i>2.14</i>	<i>1.79</i>	<i>1.77</i>			
Income						
Lowest income quartile	56.64	62.29	63.58	3.22	2.08	2.93
	<i>1.12</i>	<i>0.95</i>	<i>1.08</i>			
Second income quartile	59.64	63.71	64.74	2.23	1.61	2.07
	<i>1.15</i>	<i>1.14</i>	<i>1.34</i>			
Third income quartile	56.78	63.29	65.28	3.68	3.15	3.55
	<i>1.32</i>	<i>1.10</i>	<i>1.24</i>			
Highest income quartile	58.54	63.55	64.88	2.77	2.10	2.60
	<i>1.28</i>	<i>1.26</i>	<i>1.27</i>			

Source: Medicare Current Beneficiary Survey; CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *IADL* stands for Instrumental Activity of Daily Living.

3 *ADL* stands for Activity of Daily Living.

4 *HMO* stands for Health Maintenance Organization.

Table 6.12 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Physician/Supplier Service						
All Beneficiaries	92.36	93.49	93.55	0.41	0.07	0.32
	0.27	0.30	0.30			
Medicare Status						
65 years and older	92.69	93.96	94.12	0.45	0.17	0.38
	0.26	0.32	0.29			
64 years and younger	89.34	89.88	89.30	0.20	-0.65	-0.01
	0.73	0.77	1.16			
Race/Ethnicity						
White non-Hispanic	92.99	94.27	94.30	0.46	0.02	0.35
	0.26	0.30	0.30			
All others	89.13	89.81	90.11	0.25	0.34	0.27
	0.98	0.79	0.82			
Functional Limitation						
None	90.13	92.39	92.24	0.83	-0.16	0.58
	0.42	0.47	0.39			
IADL only ²	94.55	93.51	94.21	-0.37	0.75	-0.09
	0.44	0.63	0.57			
One to two ADLs ³	95.43	96.27	96.29	0.30	0.02	0.23
	0.54	0.59	0.58			
Three to five ADLs	96.34	97.19	98.31	0.29	1.15	0.51
	0.52	0.58	0.62			

Table 6.12 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Physician/Supplier Service						
All Beneficiaries	92.36	93.49	93.55	0.41	0.07	0.32
	<i>0.27</i>	<i>0.30</i>	<i>0.30</i>			
Health Insurance						
Medicare fee-for-service only	83.25	82.06	79.79	-0.48	-2.77	-1.06
	<i>1.23</i>	<i>1.07</i>	<i>1.51</i>			
Medicaid	92.42	91.78	92.66	-0.23	0.95	0.06
	<i>0.74</i>	<i>0.80</i>	<i>0.84</i>			
Private health insurance	93.86	95.81	95.59	0.69	-0.23	0.46
	<i>0.31</i>	<i>0.31</i>	<i>0.34</i>			
Medicare HMO ⁴	92.76	93.88	96.31	0.40	2.59	0.94
	<i>0.97</i>	<i>0.88</i>	<i>0.56</i>			
Income						
Lowest income quartile	88.83	90.59	89.83	0.66	-0.84	0.28
	<i>0.65</i>	<i>0.59</i>	<i>0.72</i>			
Second income quartile	93.19	93.16	92.83	-0.01	-0.35	-0.10
	<i>0.49</i>	<i>0.49</i>	<i>0.61</i>			
Third income quartile	92.46	94.86	94.52	0.86	-0.35	0.55
	<i>0.52</i>	<i>0.56</i>	<i>0.61</i>			
Highest income quartile	95.04	95.36	97.16	0.11	1.89	0.55
	<i>0.42</i>	<i>0.60</i>	<i>0.35</i>			

Source: Medicare Current Beneficiary Survey; CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

2 *IADL* stands for Instrumental Activity of Daily Living.

3 *ADL* stands for Activity of Daily Living.

4 *HMO* stands for Health Maintenance Organization.

Table 6.13 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Prescribed Medicine						
All Beneficiaries	85.20	86.63	86.65	0.56	0.03	0.42
	0.36	0.42	0.40			
Medicare Status						
65 years and older	85.31	86.92	86.75	0.63	-0.20	0.42
	0.38	0.47	0.43			
64 years and younger	84.14	84.35	85.89	0.08	1.82	0.52
	0.86	0.82	1.14			
Race/Ethnicity						
White non-Hispanic	85.52	86.82	86.83	0.50	0.01	0.38
	0.42	0.45	0.42			
All others	83.54	85.59	85.67	0.81	0.09	0.63
	1.00	0.90	1.21			
Functional Limitation						
None	80.67	83.48	82.68	1.15	-0.96	0.62
	0.59	0.60	0.59			
IADL only ²	90.33	89.48	92.02	-0.31	2.83	0.47
	0.55	0.68	0.56			
One to two ADLs ³	91.16	92.11	93.16	0.34	1.14	0.54
	0.64	0.83	0.82			
Three to five ADLs	91.90	93.30	93.10	0.50	-0.21	0.33
	0.86	0.95	1.09			

Table 6.13 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Prescribed Medicine						
All Beneficiaries	85.20	86.63	86.65	0.56	0.03	0.42
	<i>0.36</i>	<i>0.42</i>	<i>0.40</i>			
Health Insurance						
Medicare fee-for-service only	76.58	77.62	75.25	0.45	-3.05	-0.44
	<i>1.26</i>	<i>1.19</i>	<i>1.69</i>			
Medicaid	86.72	87.35	89.21	0.24	2.13	0.71
	<i>0.91</i>	<i>0.93</i>	<i>0.84</i>			
Private health insurance	86.39	87.86	87.59	0.56	-0.30	0.35
	<i>0.46</i>	<i>0.50</i>	<i>0.46</i>			
Medicare HMO ⁴	85.04	87.87	89.11	1.10	1.41	1.17
	<i>1.68</i>	<i>1.18</i>	<i>1.10</i>			
Income						
Lowest income quartile	82.74	85.23	84.95	1.00	-0.34	0.66
	<i>0.69</i>	<i>0.64</i>	<i>0.91</i>			
Second income quartile	85.70	86.81	86.23	0.43	-0.66	0.15
	<i>0.70</i>	<i>0.60</i>	<i>0.70</i>			
Third income quartile	85.51	87.08	87.89	0.61	0.92	0.69
	<i>0.78</i>	<i>0.96</i>	<i>0.78</i>			
Highest income quartile	86.88	87.39	87.61	0.20	0.25	0.21
	<i>0.78</i>	<i>0.81</i>	<i>0.82</i>			

Source: Medicare Current Beneficiary Survey; CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

¹ The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

² *IADL* stands for Instrumental Activity of Daily Living.

³ *ADL* stands for Activity of Daily Living.

⁴ *HMO* stands for Health Maintenance Organization.

Table 6.14 Facility User Rates for Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 2)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Short- or Long-Term Care Facility Stay						
All Beneficiaries	7.69	9.02	9.17	5.46	1.63	4.49
	0.23	0.22	0.26			
Medicare Status						
65 years and older	7.58	9.03	9.25	5.99	2.46	5.09
	0.23	0.24	0.27			
64 years and younger	8.67	8.97	8.56	1.13	-4.58	-0.33
	0.66	0.63	0.66			
Race/Ethnicity						
White non-Hispanic	8.02	9.45	9.58	5.62	1.42	4.55
	0.26	0.27	0.29			
All others	5.47	6.65	6.81	6.73	2.44	5.64
	0.47	0.47	0.55			
Functional Limitation						
None	0.81	1.02	1.07	7.91	5.58	7.32
	0.11	0.16	0.14			
IADL only ¹	3.95	5.11	5.41	8.92	5.88	8.16
	0.39	0.42	0.51			
One to two ADLs ²	11.54	13.69	14.54	5.87	6.19	5.95
	0.84	0.70	0.95			
Three to five ADLs	41.18	46.16	49.38	3.88	6.99	4.65
	1.31	1.38	1.33			

Table 6.14 Facility User Rates for Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 2)

All Medicare Beneficiaries

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
Percentage of Beneficiaries with at Least One Short- or Long-Term Care Facility Stay						
All Beneficiaries	7.69	9.02	9.17	5.46	1.63	4.49
	<i>0.23</i>	<i>0.22</i>	<i>0.26</i>			
Health Insurance						
Medicare fee-for-service only	8.74	7.99	8.52	-2.94	6.56	-0.65
	<i>0.62</i>	<i>0.65</i>	<i>0.72</i>			
Medicaid	28.66	28.88	29.12	0.25	0.84	0.40
	<i>1.06</i>	<i>1.11</i>	<i>0.93</i>			
Private health insurance	2.77	4.21	4.60	14.93	9.38	13.51
	<i>0.16</i>	<i>0.25</i>	<i>0.26</i>			
Medicare HMO ³	2.06	2.47	2.60	6.33	5.17	6.04
	<i>0.56</i>	<i>0.48</i>	<i>0.52</i>			
Income						
Lowest income quartile	15.48	17.96	17.80	5.08	-0.85	3.56
	<i>0.62</i>	<i>0.59</i>	<i>0.62</i>			
Second income quartile	7.75	9.28	9.02	6.20	-2.84	3.87
	<i>0.44</i>	<i>0.46</i>	<i>0.49</i>			
Third income quartile	4.56	5.14	5.37	4.06	4.49	4.17
	<i>0.34</i>	<i>0.37</i>	<i>0.41</i>			
Highest income quartile	2.67	3.56	4.27	10.06	19.99	12.46
	<i>0.31</i>	<i>0.32</i>	<i>0.37</i>			

Source: Medicare Current Beneficiary Survey; CY 1992, CY 1995, and CY 1996 Cost and Use Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 *IADL* stands for Instrumental Activity of Daily Living.

2 *ADL* stands for Activity of Daily Living.

3 *HMO* stands for Health Maintenance Organization.

**Table 6.15 Percentage of Noninstitutionalized Medicare Beneficiaries Satisfied or Very Satisfied with Their General Health Care,¹
by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 3)**

Community-Only Residents²

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries	88.24	90.66	91.50	0.91	0.93	0.91
	0.36	0.37	0.34			
Medicare Status						
64 years and younger	83.90	87.87	87.97	1.55	0.12	1.19
	0.94	0.91	0.93			
65 years and older	88.70	91.02	91.97	0.86	1.04	0.91
	0.38	0.42	0.35			
Gender						
Male	86.43	89.71	90.58	1.25	0.97	1.18
	0.49	0.54	0.54			
Female	89.63	91.42	92.24	0.66	0.90	0.72
	0.47	0.49	0.42			
Race/Ethnicity						
White non-Hispanic	88.87	90.93	91.69	0.76	0.84	0.78
	0.37	0.40	0.35			
All others	84.92	89.32	90.53	1.70	1.35	1.61
	1.05	0.71	0.82			
Functional Limitation						
None	87.27	90.41	91.25	1.18	0.93	1.12
	0.47	0.53	0.49			
IADL only ³	90.67	91.28	92.37	0.22	1.19	0.46
	0.60	0.67	0.53			
One to two ADLs ⁴	89.83	92.06	92.62	0.82	0.62	0.77
	0.93	0.73	0.79			
Three to five ADLs	85.02	88.50	89.44	1.34	1.06	1.27
	1.31	1.34	1.28			

**Table 6.15 Percentage of Noninstitutionalized Medicare Beneficiaries Satisfied or Very Satisfied with Their General Health Care,¹
by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 3)**

Community-Only Residents²

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries	88.24	90.66	91.50	0.91	0.93	0.91
	0.36	0.37	0.34			
Usual Source of Care						
No usual source of care	55.17	57.24	61.25	1.23	7.01	2.65
	1.77	2.01	2.29			
Has usual source of care	91.74	93.25	93.86	0.55	0.65	0.57
	0.30	0.30	0.27			
Living Arrangement						
Alone	89.16	89.75	90.93	0.22	1.32	0.49
	0.59	0.63	0.53			
With spouse	88.63	91.83	92.42	1.19	0.64	1.05
	0.47	0.46	0.48			
With children/others	85.49	88.52	89.55	1.17	1.16	1.17
	0.90	0.90	0.90			
Health Insurance						
Medicare fee-for-service only	76.61	80.62	82.95	1.71	2.89	2.01
	1.23	1.33	1.40			
Medicaid	87.48	89.97	89.18	0.94	-0.88	0.48
	0.99	0.79	1.04			
Private health insurance	90.13	92.21	92.83	0.76	0.67	0.74
	0.39	0.42	0.40			
Medicare HMO ⁵	90.41	92.90	94.85	0.91	2.10	1.21
	1.13	0.85	0.66			

Table 6.15 Percentage of Noninstitutionalized Medicare Beneficiaries Satisfied or Very Satisfied with Their General Health Care,¹ by Demographic and Socioeconomic Characteristics, 1992-1996 (3 of 3)

Community-Only Residents²

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries	88.24	90.66	91.50	0.91	0.93	0.91
	<i>0.36</i>	<i>0.37</i>	<i>0.34</i>			
Income						
Lowest income quartile	85.99	88.30	88.27	0.89	-0.04	0.66
	<i>0.75</i>	<i>0.81</i>	<i>0.74</i>			
Second income quartile	87.39	89.14	90.34	0.66	1.35	0.84
	<i>0.72</i>	<i>0.61</i>	<i>0.74</i>			
Third income quartile	87.52	92.11	92.63	1.72	0.57	1.43
	<i>0.70</i>	<i>0.59</i>	<i>0.63</i>			
Highest income quartile	92.22	93.09	94.89	0.31	1.93	0.71
	<i>0.58</i>	<i>0.56</i>	<i>0.59</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Access to Care Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 Degree of satisfaction with general health care is measured by the variable, *mcqualty*, which asks the beneficiary about satisfaction with the overall quality of medical care received in the last year.

2 The term *community-only residents* includes beneficiaries who only resided in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and it excludes beneficiaries who only resided in a long-term care facility during the year.

3 *IADL* stands for Instrumental Activity of Daily Living.

4 *ADL* stands for Activity of Daily Living.

5 *HMO* stands for Health Maintenance Organization.

Table 6.16 Percentage of Noninstitutionalized Medicare Beneficiaries With a Usual Source of Health Care, by Demographic and Socioeconomic Characteristics, 1992-1996 (1 of 3)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries	90.45	92.78	92.78	0.85	0.00	0.64
	<i>0.35</i>	<i>0.37</i>	<i>0.33</i>			
Medicare Status						
64 years and younger	88.46	89.32	90.41	0.32	1.22	0.55
	<i>0.79</i>	<i>0.97</i>	<i>0.84</i>			
65 years and older	90.66	93.22	93.09	0.93	-0.14	0.66
	<i>0.36</i>	<i>0.40</i>	<i>0.35</i>			
Gender						
Male	88.14	91.01	91.41	1.08	0.44	0.92
	<i>0.52</i>	<i>0.51</i>	<i>0.52</i>			
Female	92.24	94.18	93.87	0.70	-0.33	0.44
	<i>0.40</i>	<i>0.42</i>	<i>0.37</i>			
Race/Ethnicity						
White non-Hispanic	90.96	93.39	93.07	0.88	-0.34	0.57
	<i>0.35</i>	<i>0.39</i>	<i>0.34</i>			
All others	87.64	89.80	91.33	0.82	1.71	1.04
	<i>0.99</i>	<i>0.90</i>	<i>0.85</i>			
Functional Limitation						
None	88.36	91.70	91.46	1.24	-0.27	0.86
	<i>0.52</i>	<i>0.52</i>	<i>0.46</i>			
IADL only ²	93.03	93.57	94.88	0.19	1.39	0.49
	<i>0.51</i>	<i>0.65</i>	<i>0.51</i>			
One to two ADLs ³	92.95	94.86	94.62	0.68	-0.26	0.45
	<i>0.57</i>	<i>0.58</i>	<i>0.75</i>			
Three to five ADLs	93.39	95.41	95.05	0.72	-0.38	0.44
	<i>1.01</i>	<i>0.81</i>	<i>0.95</i>			

Table 6.16 Percentage of Noninstitutionalized Medicare Beneficiaries With a Usual Source of Health Care, by Demographic and Socioeconomic Characteristics, 1992-1996 (2 of 3)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries	90.45	92.78	92.78	0.85	0.00	0.64
	<i>0.35</i>	<i>0.37</i>	<i>0.33</i>			
Living Arrangement						
Alone	90.64	92.10	92.23	0.54	0.13	0.44
	<i>0.49</i>	<i>0.58</i>	<i>0.48</i>			
With spouse	90.94	94.03	93.83	1.12	-0.21	0.79
	<i>0.46</i>	<i>0.41</i>	<i>0.38</i>			
With children/others	88.59	89.94	90.36	0.51	0.47	0.50
	<i>0.72</i>	<i>0.87</i>	<i>0.87</i>			
Health Insurance						
Medicare fee-for-service only	80.82	85.80	83.38	2.01	-2.82	0.78
	<i>1.17</i>	<i>1.34</i>	<i>1.28</i>			
Medicaid	89.61	91.19	91.34	0.58	0.17	0.48
	<i>0.85</i>	<i>0.87</i>	<i>0.69</i>			
Private health insurance	91.78	93.74	93.92	0.71	0.19	0.58
	<i>0.37</i>	<i>0.43</i>	<i>0.39</i>			
Medicare HMO ⁴	95.18	96.59	96.90	0.49	0.32	0.45
	<i>0.99</i>	<i>0.72</i>	<i>0.59</i>			

Table 6.16 Percentage of Noninstitutionalized Medicare Beneficiaries With a Usual Source of Health Care, by Demographic and Socioeconomic Characteristics, 1992-1996 (3 of 3)

Community-Only Residents¹

Beneficiary Characteristic	1992	1995	1996	Annual Rate of Change 1992-1995 (%)	Annual Rate of Change 1995-1996 (%)	Annual Rate of Change 1992-1996 (%)
All Beneficiaries	90.45	92.78	92.78	0.85	0.00	0.64
	<i>0.35</i>	<i>0.37</i>	<i>0.33</i>			
Income						
Lowest income quartile	88.61	89.67	90.54	0.40	0.97	0.54
	<i>0.72</i>	<i>0.75</i>	<i>0.63</i>			
Second income quartile	90.15	92.78	91.99	0.96	-0.85	0.51
	<i>0.58</i>	<i>0.64</i>	<i>0.64</i>			
Third income quartile	91.22	93.99	93.39	1.00	-0.63	0.59
	<i>0.54</i>	<i>0.63</i>	<i>0.56</i>			
Highest income quartile	91.85	94.68	95.29	1.01	0.65	0.92
	<i>0.63</i>	<i>0.62</i>	<i>0.54</i>			

Source: Medicare Current Beneficiary Survey, CY 1992, CY 1995, and CY 1996 Access to Care Public-Use Files.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community-only residents* includes beneficiaries who only resided in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and it excludes beneficiaries who only resided in a long-term care facility during the year.
- 2 *IADL* stands for Instrumental Activity of Daily Living.
- 3 *ADL* stands for Activity of Daily Living.
- 4 *HMO* stands for Health Maintenance Organization.